

Social Security Numbers

There are many discussions today among people about Social Security numbers, their uses and misuses. The Social Security Administration has issued close to 400 million Social Security numbers and more than five million new numbers are assigned each year. Our Social Security number is a symbol of our right to work and our responsibility to pay taxes. But recently, there has been increased controversy over this nine-digit number.

When Social Security began in 1935, it was used to keep track of the earnings, and eventually state the benefits, of people who worked in jobs covered under the new program. Now Social Security numbers are used for client identification and record-keeping purposes by government agencies, schools and businesses. Banks and other financial institutions use the numbers to report interest earned on accounts to the Internal Revenue Service. Other government agencies use Social Security numbers in computer matching operations to stop fraud and abuse.

Although there is no law preventing agencies or businesses from asking for your Social Security number, it is important for you to know that giving your Social Security number to them does not give them access to your Social Security records. The privacy of your record is guaranteed unless (1) disclosure to another government agency is required by law; or (2) the information is needed to conduct Social Security or other government health or welfare programs.

If a business or other enterprise asks you for your Social Security number, you can refuse to give it to them. However, that may mean doing without the purchase or service for which the number was requested. Giving your Social Security number is voluntary, even when you are asked for the number directly. If someone requests your Social Security number, you should ask:

- ? ? why your Social Security number is needed;
- ? ? how your Social Security number is going to be used;
- ? ? what law requires you to give your Social Security number; and
- ? ? what are the consequences if you refuse to give your Social Security number? Answers to these questions will help you decide whether you want to give your Social Security number to get the benefit or service. The decision is yours.

Contrary to popular belief, you do not have to use your Social Security number as your drivers license number in North Dakota. The License Division of the Department of Transportation will require your Social Security number on your license application; however, you may request a number other than your Social Security number as your drivers license number. You may request a different drivers license number when you renew your license and it will cost the regular \$10.00 renewal fee, or you may request a new number at any other time, and it will cost you \$8.00.

For a number of years it has been common practice for people to have their drivers license number, which is usually their Social Security number, printed on their checks. While this may be a convenience for clerks taking checks as payment for goods or services, it is not necessary to have this information printed on your check blanks. Having the number on your checks is just another way for your Social Security number to become available to the public.

It is against the law to use someone else's Social Security number or to give false information when applying for a number. It is also illegal to alter, buy or sell Social Security cards. Anyone convicted of these crimes is subject to fines and/or imprisonment.

The Social Security Administration can help you correct your earnings record if someone uses your Social Security number at work instead of their own. It is important that you check your earnings record every three years. It will show the earnings reported for your Social Security number each year since 1951. If you find that too many or too few earnings are reported for your number, notify the Social Security Administration. To check your earnings, request a *Personal Earnings and Benefit Estimate Statement* (PEBES) by calling 1-800-772-1213 or by accessing *Social Security Online* at <http://www.ssa.gov> on the Internet.

The Social Security Administration cannot straighten out your credit record if your Social Security number has been used to run up bills or obtain credit. To resolve your credit problems, you need to contact the institution that authorized the credit and issued a credit card, and also contact the major credit reporting agencies. Obtain a copy of your credit report and ask that an alert be placed on your credit record requiring that you be contacted before credit is extended using your name and Social Security number. Three major credit reporting agencies are:

? ? Equifax – 1-800-525-6285

? ? Trans Union – 1-800-680-7290, and

? ? Experian – 1-800-301-7195

You should continue checking your credit report annually for inaccuracies.

If you suspect someone is misusing your Social Security number, report it to the U.S. Office of Inspector General hotline number, 1-800-269-0271.